| B1 (Official Form 2) (04/13) 15 -28870 Dog 1 | iled 08/24/15 | | 4/15 13·57·57 [| Desc Main | |
|---|---|--|--|--|--|
| United States Bankrup Northern District of | TCD Cultiment | Page 1 of 45 | VOLUNI | TARY PETITION | |
| Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): | | Name of Joint Debtor (Spouse) (Last, First, Middle): | | | |
| JOHNSON LESA R All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | | | |
| NONE | | | | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer 1.D. (ITIN (if more than one, state all): 7047 | I)/Complete EIN | Last four digits of S (if more than one, st | oc. Sec. or Individual-Taxp ate all): | ayer I.D. (ITIN)/Complete EIN | |
| Street Address of Debtor (No. and Street, City, and State): | | Street Address of Jo | int Debtor (No. and Street, | City, and State): | |
| 4536 S DREXEL APT 208 CHICAGO IL | | | | | |
| County of Residence or of the Principal Place of Business: | ZIP CODE 60653 | County of Residence | ZIP CODE County of Residence or of the Principal Place of Business: | | |
| COOK | | | | | |
| Mailing Address of Debtor (if different from street address): | | Mailing Address of | Joint Debtor (if different fro | om street address): | |
| | ZIP CODE | | | ZIP CODE | |
| Location of Principal Assets of Business Debtor (if different fi | rom street address above): | : | | ZIP CODE | |
| Type of Debtor | Nature of | Business | | ruptcy Code Under Which | |
| (Form of Organization) (Check one box.) | (Check one box.) | | the Petition is | Filed (Check one box.) | |
| ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership | 11 U.S.C. § 101(| al Estate as defined in | Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 | ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for | |
| Other (If debtor is not one of the above entities, check this box and state type of entity below.) | Stockbroker Commodity Brol Clearing Bank Other | ker | Chapter 13 | Recognition of a Foreign Nonmain Proceeding | |
| Chapter 15 Debtors | Tax-Exem | pt Entity | | ure of Debts | |
| Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: | f applicable.) kempt organization he United States il Revenue Code). | Debts are primarily or debts, defined in 11 t § 101(8) as "incurred individual primarily t personal, family, or | J.S.C. primarily by an business debts. | | |
| Filing Fee (Check one box.) | | | household purpose." Chapter 11 Debt | ors | |
| Full Filing Fee attached. | | Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). | | | |
| Filing Fee to be paid in installments (applicable to individual signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b). | that the debtor is | Check if: Debtor's aggreg | gate noncontingent liquidate | ed debts (excluding debts owed to | |
| Filing Fee waiver requested (applicable to chapter 7 indivattach signed application for the court's consideration. So | viduals only). Must see Official Form 3B. | on 4/01/16 and | every three years thereafter | 25 (amount subject to adjustment '). | |
| | | Acceptances of | filed with this petition. | petition from one or more classes | |
| Statistical/Administrative Information | | 52 0.000,00, 111 (| THE THE TENT | THIS SPACE IS FOR | |
| Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | | | | |
| Estimated Number of Creditors | |] | FOIL FOITED STAPES BANKRUPT ON HORTHERN OWN TRICT ON | EY COURT | |
| Estimated Assets | 001 \$10,000,001 \$5 to \$50 to |] | AUG 24 20H | ore than | |
| Estimated Liabilities million | | | | | |
| \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,000 \$500,000 to \$1 to \$10 million million | to \$50 to | | 001 \$500,000,001 Mc | ore than billion | |

| B1 (Official For Voluntary Pet | m. Call 315-28870 Doc 1 Filed 08/24/15 | Entered 08/24/15 13:57:57 | Desc Main Page 2 | | |
|---|---|--|---|--|--|
| (This page mus | st be completed and filed in every case.) | Page SA PS HONSON | | | |
| Location Where Filed: | All Prior Bankruptcy Cases Filed Within Last 8 | Years (If more than two, attach additional shee Case Number: | et.) Date Filed: | | |
| Location | N/A | Case Number: | Date Filed: | | |
| Where Filed: | Pending Bankruptcy Case Filed by any Spouse, Partner, or At | Miliate of this Debtar /If more than one attach | | | |
| Name of Debto | r: N/A | Case Number: | Date Filed: | | |
| District: | Northern District of Illinois | Relationship: | Judge: | | |
| 10Q) with the S | Exhibit A ted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) is Exchange Act of 1934 and is requesting relief under chapter 11.) | Exhibit (To be completed if debte whose debts are primarily l, the attorney for the petitioner named in the informed the petitioner that [he or she] may p | or is an individual consumer debts.) foregoing petition declare that I have | | |
| Exhibit A | t is attached and made a part of this petition. | of title 11, United States Code, and have exp such chapter. I further certify that I have deli- by 11 U.S.C. § 342(b). | lained the relief available under each | | |
| | Exhib | it C | | | |
| | own or have possession of any property that poses or is alleged to pose a | a threat of imminent and identifiable harm to pu | blic health or safety? | | |
| _ | Exhibit C is attached and made a part of this petition. | | | | |
| ☑ No. | | | | | |
| If this is a joint p | petition: , also completed and signed by the joint debtor, is attached and made a p | art of this petition. | | | |
| | Information Regarding | the Debtor - Venue | | | |
| Ø | (Check any appl Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days | of husiness or principal assets in this District f | or 180 days immediately | | |
| | There is a bankruptcy case concerning debtor's affiliate, general partners | er, or partnership pending in this District. | | | |
| | | | | | |
| | Certification by a Debtor Who Resides a (Check all applica | as a Tenant of Residential Property able boxes.) | | | |
| | Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) | | | | |
| (Name of landlord that obtained judgment) | | | | | |
| | | (Address of landlord) | | | |
| | Debtor claims that under applicable nonbankruptcy law, there are ci- entire monetary default that gave rise to the judgment for possession | rcumstances under which the debtor would be p n, after the judgment for possession was entered, | ermitted to cure the | | |
| | | | | | |
| | Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)). | | | | |

| B1 (Official Forme) (04(11)5-28870 Doc 1 Filed 08/24/15 | Entered 08/24/15 13:57:57 Desc Main Page 3 |
|---|---|
| Voluntary Petition (This page must be completed and filed in every case.) | PAGES A RUGANSON |
| Sign | natures |
| Signature(s) of Debtor(s) (Individual/Joint) | Signature of a Foreign Representative |
| l declare under penalty of perjury that the information provided in this petition is true and correct. | and correct, that I am the foreign representative of a debtor in a foreign proceeding |
| [If petitioner is an individual whose debts are primarily consumer debts and has | and that I am authorized to file this petition. |
| chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such | (Check only one box.) |
| chapter, and choose to proceed under chapter 7. | |
| [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). | I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. |
| I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. | Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. |
| x / lesa Afrison | |
| Signature of Debtor | X (Signature of Foreign Representative) |
| \mathbf{x} | (Signature of Foreign representative) |
| Signature of Joint Debtor 3129339383 | (Printed Name of Foreign Representative) |
| Telephone Number (if not represented by attorney) 08/24/2015 | |
| Date | Date |
| Signature of Attorney* | Signature of Non-Attorney Bankruptcy Petition Preparer |
| X | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as |
| Signature of Attorney for Debtor(s) | defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have |
| Printed Name of Attorney for Debtor(s) | provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and (3) if rules or |
| Firm Name | guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum |
| 1 BH France | fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor |
| | or accepting any fee from the debtor, as required in that section. Official Form 19 is |
| Address | attached. |
| Telephone Number | |
| | Printed Name and title, if any, of Bankruptcy Petition Preparer |
| Date | |
| *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. | Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) |
| Signature of Debtor (Corporation/Partnership) | |
| | |
| I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the | Address |
| debtor. | |
| The debtor requests the relief in accordance with the chapter of title 11, United States | X |
| Code, specified in this petition. | Signature |
| x | |
| Signature of Authorized Individual | Date |
| Printed Name of Authorized Individual | Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. |
| Title of Authorized Individual | Names and Carial Counity work and Sale at the Sale at |
| Date | Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. |
| | If more than any parameters Jahin January and Jahin January |
| | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. |
| | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 USC \$ 110,18 USC \$ 156 |

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re LESA R JOHNSON | Case No. |
|----------------------|------------|
| Debtor | (if known) |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental |
|---|
| illness or mental deficiency so as to be incapable of realizing and making rational |
| decisions with respect to financial responsibilities.); |

- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.):
 - ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 08/24/2015

Filed 08/24/15

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B 6 Summary (Official Form 6 - Summary) (12/14)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re LESA R JOHNSON , | Case No. |
|------------------------|-----------|
| Debtor | |
| | Chapter 7 |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSET | rs | LIABILITIES | OTHER |
|---|----------------------|---------------|-------|-------|--|--|
| A - Real Property | YES | 1 | \$ | 0.00 | | |
| B - Personal Property | YES | 3 | \$ 50 | 00.00 | | |
| C - Property Claimed as Exempt | YES | 1 | | | ************************************** | The state of the s |
| D - Creditors Holding Secured Claims | YES | 1 | | | \$ 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | YES | 2 | | | \$ 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 2 | | | \$ 19,905.00 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | | |
| H - Codebtors | YES | 1 | | | | ~ |
| I - Current Income of Individual Debtor(s) | YES | 1 | | | | \$ 800.00 |
| J - Current Expenditures of Individual Debtors(s) | YES | 1 | | | | \$ 800.00 |
| T | OTAL | 14 | \$ 50 | 0.00 | \$ 19,905.00 | |

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B 6 Summary (Official Form 6 - Summary) (12/14)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois In re LESA R JOHNSON Case No. Debtor Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount | |
|--|--------|------|
| Domestic Support Obligations (from Schedule E) | \$ | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ | 0.00 |
| Student Loan Obligations (from Schedule F) | \$ | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ | 0.00 |
| TOTAL | \$ | 0.00 |

State the following:

| A | T . | |
|--|-----|--------|
| Average Income (from Schedule I, Line 12) | \$ | 800.00 |
| Average Expenses (from Schedule J, Line 22) | \$ | 800.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14) | \$ | 800.00 |

State the following:

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ 0.00 |
|--|---------|--------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$ 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ 0.00 |
| 4. Total from Schedule F | | \$ 19,905.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ 19,905.00 |

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| In re LESA R JOHNSON , | Case No. |
|------------------------|------------|
| Debtor | (If known) |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|---------------------------------------|--|-------------------------------|
| none | | | | |
| | | | | |
| - | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | 77 | |
| | | | | |
| | | | | |
| | | | | |
| | Tot | al▶ | 0.00 | |

(Report also on Summary of Schedules.)

| Debtor | | | | (If known) |
|---|-------|----------------|---------------------------|------------|
| In re LESA R JOHNSON | | ····· | Case No. | |
| 1 50 1 D 101 11 CO. | | Document | Page 9 of 45 | |
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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed, R. Bankr. P. 1007(m).

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|---|---------------------------------------|---|
| 1. Cash on hand. | Х | | | |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | × | | | |
| Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| Household goods and furnishings, including audio, video, and computer equipment. | | HOUSEGOODS | | 250.00 |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | CLOTHING @ USED STORE VALUE | | 250.00 |
| 7. Furs and jewelry. | Х | | | 200,00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | х | | | |
| Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | x | | | |
| 10. Annuities. Itemize and name each issuer. | х | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |

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| In re | LESA R JOHNSON | Case No. |
|-------|----------------|--------------|
| | Debtor | (If known) |

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|---------------------------------------|---|
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | x | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | х | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | x | | | |
| 16. Accounts receivable. | Х | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | x | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | x | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property. | x | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | x | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | х | | | |

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| n re _ | LESA R JOHNSON , | Case No. |
|--------|------------------|------------|
| | Debtor | (If known) |

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| | , | | | |
|---|------------------|---|---------------------------------------|---|
| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMINITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | x | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | × | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | x | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | x | | | |
| 26. Boats, motors, and accessories. | х | | | |
| 27. Aircraft and accessories. | Х | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | х | | | |
| 32. Crops - growing or harvested. Give particulars. | x | | | |
| 33. Farming equipment and implements. | x | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | x | | | |
| | | continuation sheets attached | Total➤ | \$ 500.00 |

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| - LECA IOUNICON | | Document | Page 12 of 45 | |
| In re LESA JOHNSON | | | Case No. | |
| Debtor | | | | own) |

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor claims the exemptions to which debtor is entitled under: | ☐ Check if debtor claims a homestead exemption that exceeds |
|---|---|
| (Check one box) | \$155,675.* |
| □, 11 U.S.C. § 522(b)(2) | |
| 型 11 U.S.C. § 522(b)(3) | |

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|-------------------------|--|----------------------------------|---|
| CLOTHES | | 250.00 | 250.00 |
| | | | |
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^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)

| In re LESA R JOHNSON , | Case No. |
|------------------------|------------|
| Dentor | (If known) |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 \square Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------|--|--|------------|--------------|----------|--|---|
| ACCOUNT NO. | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | VALUE \$ | | | | | |
| ACCOUNT NO. | | ····· | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | İ | | |
| ACCOUNT NO. | | | VALUE \$ | | | | | |
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| | | | VALUE \$ | | | | | |
| continuation sheets attached | | | Subtotal ► (Total of this page) | | | | \$ | \$ |
| | | | Total ▶ | | | | \$ | \$ |
| | | | (Use only on last page) | | | Ĺ | | |
| | | | | | | | (Report also on Summary of Schedules.) | (If applicable, report also on Statistical Summary of Certain Liabilities and Relate |

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B 6D (Official Form 6D) (12/07) - Cont.

| Case No. | |
|-----------|--|
| C450 110. | |

| n re LESA R JOHNSON , | Case No. |
|-----------------------|------------|
| Debtor | (if known) |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | PORTION, IF |
|--|----------|--|---|------------|--------------|---|--|--|
| ACCOUNT NO. | | | | | | · · · · · · · · · · · · · · · · · · · | | |
| | | | | | | ; | | |
| ACCOUNT NO. | | | VALUE \$ | | | | | |
| | | 700000000000000000000000000000000000000 | | | | | | |
| ACCOUNT NO. | | | VALUE \$ | | | | | |
| VCCOONT NO. | | 19 Million 18 to 1 | | | | | | |
| | | | VALUE \$ | | | | | |
| ACCOUNT NO. | | | | | | | ************************************** | |
| | | | VALUE \$ | | | *************************************** | | |
| CCOUNT NO. | | | | | | | | |
| haat no | | | VALUE \$ | | | | | |
| heet noofcontinua heets attached to Schedule of reditors Holding Secured laims | uon | | Subtotal (s)► (Total(s) of this page) | | | | \$ | \$ |
| | | | Total(s) ▶ (Use only on last page) | | | | \$ | \$ |
| | | | | | | | (Report also on Summary of Schedules.) | (If applicable, report also on Statistical Summary |

Statistical Summary of Certain Liabilities and Related Data.)

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| In re LESA R JOHNSON | Case No. |
|----------------------|------------|
| Debtor | (if known) |
| | (ij known) |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in Joint, or Community." the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

| with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. |
|---|
| Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) |
| Domestic Support Obligations |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| Extensions of credit in an involuntary case |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| Wages, salaries, and commissions |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the desiration of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

| Case 15-28870 B6E (Official Form 6E) (04/13) – Cont. | Doc 1 | Filed 08/24/15 Document | Entered 08/24/15 13:57:57 Page 16 of 45 | Desc Main |
|--|---|---|---|--|
| In re LESA R JOHNSON Debtor | *************************************** | 3 | Case No(if known) | *************************************** |
| Certain farmers and fishermen | | | | |
| Claims of certain farmers and fisher | men, up to S | \$6,150* per farmer or fis | therman, against the debtor, as provided in 1 | 1 U.S.C. § 507(a)(6), |
| Deposits by individuals | | | | |
| Claims of individuals up to \$2,775* that were not delivered or provided. | for deposits 1 U.S.C. § : | for the purchase, lease, 507(a)(7). | or rental of property or services for persona | ıl, family, or household use, |
| Taxes and Certain Other Debts | Owed to Ge | overnmental Units | | |
| | | | overnmental units as set forth in 11 U.S.C. § | 507(a)(8). |
| Commitments to Maintain the C | Capital of an | Insured Depository It | estitution | |
| Claims based on commitments to the Governors of the Federal Reserve Syst § 507 (a)(9). | e FDIC, RTC tem, or their | C, Director of the Office predecessors or success | of Thrift Supervision, Comptroller of the Cors, to maintain the capital of an insured dep | urrency, or Board of pository institution. 11 U.S.C. |
| Claims for Death or Personal Inj | jury While | Debtor Was Intoxicate | d | |
| Claims for death or personal injury redrug, or another substance. 11 U.S.C. | esulting from § 507(a)(10) | n the operation of a mot). | or vehicle or vessel while the debtor was int | oxicated from using alcohol, a |
| * Amounts are subject to adjustment or adjustment. | n 4/01/16, ar | nd every three years the | reafter with respect to cases commenced on | or after the date of |
| | | | | |
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____ continuation sheets attached

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|---------------------------------|-------|--|--|-----------|
| n re LESA R JOHNSON | | , | Case No. | |
| Debtor | | The state of the s | (if known) | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBANB, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|---|----------|--|--|----------------------|--------------------------|-------------------|-----------------------|--------------------------------------|---|
| Account No. | | | | | | | | | |
| | | | | | | | | | |
| Account No. | | | | | | | | | |
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| Account No. | | | | | | | | | |
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| Account No. | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Sheet no of continuation sheets attached Creditors Holding Priority Claims | to Sch | edule of | (To | Sotals of | ubtotal this pa | s ≻ ge) | \$ | \$ | |
| | | | (Use only on last page of th Schedule E. Report also or of Schedules.) | ne comp of the Su | Tota oleted immary | | \$ | | |
| | | | (Use only on last page of th Schedule E. If applicable, I the Statistical Summary of C Liabilities and Related Data | report a Certain | lso on | »> | | \$ | \$ |

| Debtor | | | | (if known) |
|------------------------------------|-------|----------------|---------------------------|------------|
| | | · | Case No. | |
| In re LESA R JOHNSON | | Document | Page 18 of 45 | |
| B 6F (Official Form GDSQ/175-28870 | Doc 1 | Filed 08/24/15 | Entered 08/24/15 13:57:57 | Desc Main |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF **JNLIQUIDATED** CONTINGENT CODEBTOR **MAILING ADDRESS** INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. HSBC BANK USA/NATIONAL A 236.00 PO BOX 9068 **BRANDON FL 33509** ACCOUNT NO. MEDICREDIT INC 1.039.00 PO BOX 1629 MARYLAND HEIGHTS MO 63043 ACCOUNT NO. COOK LAW MAGISTRATE 819.00 50 W WASHINGTON RICHARD J DALEY CHICAGO IL 60602 ACCOUNT NO. Subtotal> 2,095.00 continuation sheets attached \$ Total> (Use only on last page of the completed Schedule F.) 19,905.00 (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

| Debtor | | | | (if known) |
|---|-------|----------------|---------------------------|------------|
| In re LESA R JOHNSON | | | Case No. | |
| - LEGAR BUGUNGON | | Document | Page 19 of 45 | |
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(if known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CODEBTOR CONTINGENT **MAILING ADDRESS INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. CLERK OF THE CIRCUIT COURT 3,000.00 14 W JEFFERSON JOLIET IL 60432 ACCOUNT NO. CITY OF CHICAGO 3,500.00 DEPARTMENT OF FINANCE PO BOX 88292 CHICAGO IL 88292 ACCOUNT NO. ARNOLD SCOTT HARRIS 2,200.00 111 W JACKSON BLVD STE 500 CHICAGO IL 60604 ACCOUNT NO. SECRETARY OF STATE 6,500.00 BANKRUPTCY DEPT 2701 S DIRKSEN PKWAY SPRINGFIELD IL 32723 Subtotal> 15,200.00 continuation sheets attached \$ Total▶ (Use only on last page of the completed Schedule F.) 19,905.00 (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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| In re LESA R JOHNSON , | Case No. |
|------------------------|------------|
| Debtor | (if known) |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| | | | | | | | | |
|--|-------------|--|---|------------|--------------|--------------|-----------|-------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | A | MOUNT OF CLAIM |
| ACCOUNT NO. | | | | | | | | |
| I C SYSTEM PO BOX 64378 SAINT PAUL MN 55164 | | | | | | | | 135.00 |
| ACCOUNT NO. | | | | ļ | | | | |
| ENHANCED RECOVERY COMPANY PO BOX 57547 JACKSONVILLE FL 32241 | | | | | | | | 136.00 |
| ACCOUNT NO. | | | | | | | | |
| CREDITORS DISCOUNT 415 E MAIN POB 213 STREATOR IL 61364 | | | | | | | | 352.00 |
| ACCOUNT NO. | | | | | | | | |
| PEOPLES ENERGY 200 E RANDOLPH CHICAGO IL 60601 | | | | 1000 | | | | 388.00 |
| ACCOUNT NO. | | | | | | | | |
| COMED 3 LINCOLN CENTER OAKBROOK TERRACE IL 60181 | | | | | | | | 1,600.00 |
| Sheet no. of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | tal➤ | \$ | 2,603.00 | |
| Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | \$ | 19,905.00 | |

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| | | | | | |

| In re LESA R JOHNSON | Case No |
|----------------------|------------|
| Debtor | (if known) |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
| NONE | |
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| In re LESA R JOHNSON | | Document | Page 22 of 45 | |
| IN TE LEGAN JUNINGON | | | Case No | |
| Debtor | | | | (if known) |

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| ✓ | Check | this | box | îf | debtor | has | no | codebtors |
|---|-------|------|-----|----|--------|-----|----|-----------|
|---|-------|------|-----|----|--------|-----|----|-----------|

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| NONE | |
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Case 15-28870 Doc 1 Filed 08/24/15 Entered 08/24/15 13:57:57 Desc Main Document Page 23 of 45 Fill in this information to identify your case: LESA R JOHNSON First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number Check if this is: (If known) An amended filing A supplement showing post-petition chapter 13 income as of the following date: Official Form B 6I MM / DD / YYYY Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** 1. Fill in your employment Debtor 1 information. Debtor 2 or non-filing spouse If you have more than one job, attach a separate page with **Employment status Employed Employed** information about additional employers. Not employed Not employed Include part-time, seasonal, or self-employed work. Occupation Occupation may include student or homemaker, if it applies. Employer's name Employer's address Number Street Number Street City State ZIP Code City State ZIP Code How long employed there?

Part 2:

Debtor 1

Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

- 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be
- 3. Estimate and list monthly overtime pay.
- 4. Calculate gross income. Add line 2 + line 3.

- For Debtor 2 or For Debtor 1 non-filing spouse 800.00 0.00
- 800.00

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Case number (if known) Document

LESA R JOHNSON Debtor 1

First Name Middle Name Last Name

| | | For Debtor 1 | For Debtor 2 or non-filing spouse | |
|--|-------------------------------|---------------------|--|------------------|
| Copy line 4 here | -> 4. | \$ 800.00 | S | |
| 5. List all payroll deductions: | | | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. | e 0.00 | • | |
| 5b. Mandatory contributions for retirement plans | 5a. 5b. | s 0.00 | <u> </u> | |
| 5c. Voluntary contributions for retirement plans | 5c. | s 0.00 | . \$ | |
| 5d. Required repayments of retirement fund loans | 5d. | \$ 0.00 | \$ | |
| 5e. Insurance | | s 0.00 | D | |
| 5f. Domestic support obligations | 5e. 5f. | \$ 0.00 | \$ | |
| | | \$ 0.00 | \$ | |
| 5g. Union dues | 5g. | | \$ | |
| 5h. Other deductions. Specify: | | +\$0.00 | + \$ | |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + | +5h. 6. | \$0.00 | \$ | |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$0.00 | \$ | |
| 8. List all other income regularly received: | | | | |
| Net income from rental property and from operating a business, profession, or farm | | | | |
| Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. | \$0.00_ | \$ | |
| 8b. Interest and dividends | 8b. | s 0.00 | \$ | |
| 8c. Family support payments that you, a non-filing spouse, or a depe regularly receive | | | Ψ | |
| Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. | \$0.00 | \$ | |
| 8d. Unemployment compensation | 8d. | \$0.00 | \$ | |
| 8e. Social Security | 8e. | \$0.00 | \$ | |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplement Nutrition Assistance Program) or housing subsidies. Specify: | al | \$0.00 | \$ | |
| | 8f. | | | |
| 8g. Pension or retirement income | 8g. | \$0.00 | \$ | |
| 8h. Other monthly income. Specify: | 8h. 1 | \$0.00 | +\$ | |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. | 9. | \$800.00 | \$ | |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse. | 10. | \$ 800.00 | + s= | \$ 800.00 |
| 11. State all other regular contributions to the expenses that you list in Sciencial Include contributions from an unmarried partner, members of your household other friends or relatives. | | endents, your roon | nmates, and | |
| Do not include any amounts already included in lines 2-10 or amounts that a | are not avai | lable to pay expens | ses listed in Schedule J. | |
| Specify: | | - | 11. 4 | + \$ <u>0.00</u> |
| 12. Add the amount in the last column of line 10 to the amount in line 11. T Write that amount on the Summary of Schedules and Statistical Summary of | he result is f Certain Lis | the combined mon | thly income. d Data, if it applies 12. | \$ 800.00 |
| | | and none | 12. | Combined |
| 13. Do you expect an increase or decrease within the year after you file the | is form? | | | monthly income |
| Yes. Explain: | | | | |

Case 15-28870 Doc 1 Filed 08/24/15 Entered 08/24/15 13:57:57 Page 25 of 45 Document Fill in this information to identify your case: LESA R JOHNSON Debtor 1 Middle Name Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: Case number MM / DD / YYYY (If known) A separate filing for Debtor 2 because Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. **Describe Your Household** Part 1: 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? No Dependent's relationship to Dependent's Does dependent live Do not list Debtor 1 and Yes. Fill out this information for Debtor 1 or Debtor 2 with you? age Debtor 2. each dependent..... No Do not state the dependents' SON names. Yes SON No Yes No No Yes No Yes 3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) Your expenses 4. The rental or home ownership expenses for your residence. Include first mortgage payments and 340.00 any rent for the ground or lot. If not included in line 4: 0.00Real estate taxes 4a Property, homeowner's, or renter's insurance 0.00 4b. Home maintenance, repair, and upkeep expenses 0.00 4C.

Homeowner's association or condominium dues

0.00

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LESA R JOHNSON Debtor 1

First Name Middle Name Last Name

Case number (#known)_

| | | | Your ex | |
|-----|---|------|---------|--------|
| 5 | Additional mortgage payments for your residence, such as home equity loans | 5. | \$ | 0.00 |
| 6 | Utilities: | | | |
| | 6a. Electricity, heat, natural gas | 6a. | \$ | 100.00 |
| | 6b. Water, sewer, garbage collection | 6b. | | 0.00 |
| | 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$ | |
| | 6d. Other. Specify: | 6d. | _ | 0.00 |
| 7. | Food and housekeeping supplies | 7. | \$ | |
| 8. | Childcare and children's education costs | 8. | \$ | |
| 9. | Clothing, laundry, and dry cleaning | 9. | \$ | |
| 10. | Personal care products and services | 10. | \$ | |
| 11. | Medical and dental expenses | 11. | \$ | 0.00 |
| 12. | Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | \$ | 50.00 |
| 13. | Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | \$ | 0.00 |
| 14. | Charitable contributions and religious donations | 14. | \$ | 0.00 |
| 15. | Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | | |
| | 15a. Life insurance | 15a. | \$ | 0.00 |
| | 15b. Health insurance | 15b. | \$ | |
| | 15c. Vehicle insurance | 15c. | \$ | - |
| | 15d. Other insurance. Specify: | 15đ. | \$ | 0.00 |
| 16. | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: | 16. | \$ | 0.00 |
| 17. | installment or lease payments: | | | |
| | 17a. Car payments for Vehicle 1 | 17a. | \$ | 0.00 |
| | 17b. Car payments for Vehicle 2 | 17b. | \$ | 0.00 |
| | 17c. Other. Specify: | 17c. | \$ | |
| | 17d. Other. Specify: | 17d. | \$ | |
| 18. | Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). | 18. | \$ | 0.00 |
| 19. | Other payments you make to support others who do not live with you. | | | |
| | Specify: | 19. | \$ | 0.00 |
| 20. | Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco | me. | | |
| | 20a. Mortgages on other property | 20a. | \$ | 0.00 |
| | 20b. Real estate taxes | 20b. | \$ | |
| | 20c. Property, homeowner's, or renter's insurance | 20c. | \$ | |
| | 20d. Maintenance, repair, and upkeep expenses | 20d. | \$ | |
| | 20e. Homeowner's association or condominium dues | 20e. | \$ | 0.00 |

Entered 08/24/15 13:57:57 Desc Main Document Page 27 of 45 LESA R JOHNSON Debtor 1 Case number (# known)_ First Name Middle Name Last Name Other. Specify: 0.00 21. 22. Your monthly expenses. Add lines 4 through 21. 8,000.00 The result is your monthly expenses. 23. Calculate your monthly net income. 00.008 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22 above. 800.00 23b. 23c. Subtract your monthly expenses from your monthly income. 0.00 The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Explain here:

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Doc 1

Filed 08/24/15

| B6 Declaration (2005) 156 288 2740 (2005) | Filed 08 |
|---|----------|
| In re LESA R JOHNSON | Docum |

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Debtor

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

| Date 08/24/2015 | Signature: |
|---|---|
| | Debtor |
| Pate | Signature: |
| | (Joint Debtor, if any) |
| | [If joint case, both spouses must sign.] |
| DECLARATION AND SIGNATUR | RE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) |
| re debtor with a copy of this document and the notices and it | cy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been um fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or accepting any fee from the debtor, as required by that section. |
| inted or Typed Name and Title, if any, Bankruptcy Petition Preparer | Social Security No. (Required by 11 U.S.C. § 110.) |
| the bankruptcy petition preparer is not an individual, state ho signs this document. | the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner |
| | |
| ldress | |
| ignature of Bankruptcy Petition Preparer | Date |
| , , | Date |
| mes and Social Security numbers of all other individuals w | ho prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: |
| nore than one person prepared this document, attach addit | ional signed sheets conforming to the appropriate Official Form for each person. |
| | tomat signed sneets conjorming to the appropriate Official Form for each person. |
| nankruptcy petition preparer's failure to comply with the provision | ons of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; |
| nankruptcy petition preparer's failure to comply with the provision U.S.C. § 156. | |
| bankruptcy petition preparer's failure to comply with the provision U.S.C. § 156. DECLARATION UNDER PENAL | TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] pamed as debtor in this case, declare under penalty of perjury that I have |
| DECLARATION UNDER PENAL I, the | TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my |
| DECLARATION UNDER PENAL. I, the [the] thership] of the dthe foregoing summary and schedules, consisting of owledge, information, and belief. | TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have |
| DECLARATION UNDER PENAL I, the [the] the foregoing summary and schedules, consisting of | TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my |

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

| In re LESA R JOHNSON | Case No. |
|----------------------|-----------|
| Debtor | Chapter 7 |

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

| secured by property of the estate. Attach additional pages if a Property No. 1 | necessary.) |
|---|----------------------------------|
| Creditor's Name: NONE | Describe Property Securing Debt: |
| Property will be (check one): Surrendered Retained | |
| If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)). | (for example, avoid lien |
| Property is (check one): Claimed as exempt | Not claimed as exempt |
| Property No. 2 (if necessary) | |
| Creditor's Name: | Describe Property Securing Debt: |
| Property will be (check one): Surrendered | |
| If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)). | (for example, avoid lien |
| Property is (check one): Claimed as exempt | Not claimed as exempt |

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B 8 (Official Form 8) (12/08)

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

| Property No. 1 | | |
|--------------------------------|---------------------------------------|---|
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO |
| Property No. 2 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO |
| Property No. 3 (if necessary) | | |
| Lessor's Name: | Describe Leased Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): |
| continuation sheets attach | erjury that the above indicates my in | itention as to any property of my |
| state securing a debt and/or p | ersonal property subject to an unexp | ired lease. |
| Date: 08/24/2015 | Signature of Debtor | |
| | Signature of Joint Debtor | |

B 8 (Official Form 8) (12/08)

Page 3

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A - Continuation

| Property No. | | | |
|---|----------------------|----------------------------------|---|
| Creditor's Name: | | Describe Property Securing Debt: | |
| Property will be (check one): ☐ Surrendered | ☐ Retained | | |
| If retaining the property, I intend to (c) Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)). | rheck at least one); | (for ex | ample, avoid lien |
| Property is (check one): Claimed as exempt | | Not claimed as | exempt |
| PART B - Continuation | ٦ | | |
| Property No. Lessor's Name: | Describe Lease | d Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): I YES INO |
| Property No. | | | |
| Lessor's Name: | Describe Lease | d Property: | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): |

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B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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| Income other than from employment or operation of business | _ | | | | | | |
|--|----|-------|----------|-----|------------|--------------|-------------|
| 4. Income other taxa trom employment or operation of nucline | 3 | I | | £ | A 1 | | - C b |
| | 4. | mcome | omer man | mom | empiavment | ar anergrian | of hiseness |

| | None |
|---|------|
| ĺ | 7 |

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

AMOUNT

AMOUNT

PAYMENTS

PAID

STILL OWING



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

TRANSFERS

^{*}Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY B7 (Official Form 7) (04/13)

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY 4

CASE TITLE & NUMBER

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING Case 15-28870 Doc 1 Filed 08/24/15 Entered 08/24/15 13:57:57 Desc Main Document Page 37 of 45

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12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY CONTENTS IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

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16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

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10

22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

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|---|---|--|--|--|--|
| I declar and any | re under penalty of pe y attachments thereto | rjury that I have read the answ and that they are true and corr | vers contained ect. | in the foregoing stateme | nt of financial affairs |
| Date | 08/24/2015 | Signature o | of Debror | en A | |
| Date | *************************************** | Signature of Joint Debto | r (if any) | | |
| I declare | leted on behalf of a partne under penalty of perjury to nd that they are true and co | rship or corporation] hat I have read the answers containe orrect to the best of my knowledge, | d in the foregoing | g statement of financial affairs | s and any attachments |
| Date | | adminus. | Signature | | |
| | | Print Nam | e and Title | | |
| | [An individual signing or | n behalf of a partnership or corporate | ion must indicate | position or relationship to de | btor.] |
| | | continuation shee | ets attached | | |
| Pena | lty for making a false statem | nent: Fine of up to \$500,000 or impriso | onment for up to 5 y | vears, or both. 18 U.S.C. §§ 15 | 2 and 3571 |
| I declare under pen compensation and ha 342(b); and, (3) if rul | alty of perjury that: (1) I a we provided the debtor wit les or guidelines have beer ave given the debtor notice | URE OF NON-ATTORNEY BAN am a bankruptcy petition preparer as th a copy of this document and the n in promulgated pursuant to 11 U.S.C. e of the maximum amount before pr | defined in 11 U.: otices and inform § 110(h) setting | S.C. § 110; (2) I prepared thination required under 11 U.S.0 a maximum fee for services of | s document for C. §§ 110(b), 110(h), and hargeable by bankruptcy |
| Printed or Typed Na | ame and Title, if any, of Ba | ankruptcy Petition Preparer | Social-Securit | y No. (Required by 11 U.S.C | E. § 110.) |
| f the bankruptcy petit esponsible person, or | tion preparer is not an ind r partner who signs this do | ividual, state the name, title (if any), ocument. | address, and soc | ial-security number of the off | ficer, principal, |
| Address | | | | | |
| Signature of Bankru | ptcy Petition Preparer | | Date | | |
| lames and Social-Sec | urity numbers of all other | individuals who prepared or assisted | d in preparing this | s document unless the bankru | ptcy petition preparer is |

not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) **UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

| Printed name and title, if any, of Bankruptcy Petition Preparer Address: X | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) | | |
|--|---|---|--|
| Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. | | | |
| Certification (Code.) (Code. | Signature of Joint Debtor (if any) | 2(b) of the Bankruptcy 8/24//5 Date Date | |

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointlyaddressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.